UNITED STATES BANKRUPTCY COURT	Firm ID xxxxxxxx1938
EASTERN DISTRICT OF NEW YORK	Date: 1/27/15 @ 10:00 a.m.
In re	
Walter D. Shannon	Chapter 7

Jacqueline C. Burns-Shannon

Chapter 7

Case No. 14-73949-las

I	Debtors.

NOTICE OF MOTION TO AVOID JUDICIAL LIENS

PLEASE TAKE NOTICE, that upon the annexed Affidavits dated November 18, 2014 of Walter D. Shannon and Jacqueline C. Burns-Shannon, by their attorneys Macco & Stern, LLP, the undersigned will move this Court before the Honorable Louis A. Scarcella, Bankruptcy Judge, on the 27th day of January, 2015 at 10:00 a.m. at the United States Bankruptcy Court, Long Island Federal Courthouse, 290 Federal Plaza, Courtroom 760, Central Islip, New York 11721 or as soon thereafter as counsel can be heard, for an Order pursuant to 11 USC Section 522(f), avoiding the judicial liens of CACH LLC, American Express Travel Related Services and Arrow Financial Services LLC GE Money Bank, together with such other and further relief as this Court may deem just and proper.

PLEASE TAKE FURTHER NOTICE, that objections, if any, to the proposed Order must be in writing and filed with the Clerk of the Court, United States Bankruptcy Court, Eastern District of New York, 290 Federal Plaza, Central Islip, New York 11722 (a)(i) through the Bankruptcy Court's electronic filing system (in accordance with General Order M-242), which may be assessed (with password which is available by contacting the Bankruptcy Court's technical assistance at 631-712-6200, Monday through Friday, 8:30 a.m. to 5:00 p.m.) through the Internet at the Bankruptcy Court's website: www.nyeb.uscourts.gov using Netscape Navigator software version 3.0 or higher, and (ii) in portable document format (PDF) using Adobe Exchange software for conversion; or (b) if a party is unable to file electronically, such party shall submit the objection in PDF format on a diskette in an envelope with the

case name, case number, type and title of document, document number of the document to which the objection refers, and the file name on the outside of the envelope; or (c) if a party is unable to file electronically or use PDF format, such party shall submit the objection on a diskette in either Word, WordPerfect, or DOS text (ASC II) format. An objection filed by a party with no legal representation shall comply with section (b) or (c) as set forth in this paragraph. A hard copy of the objection, whether filed pursuant to section (a), (b) or (c), as set forth in this paragraph, shall be hand-delivered directly to the Chambers of the Honorable Louis A. Scarcella, and served so as to be received by Macco & Stern, LLP, 135 Pinelawn Road, Suite 120 South, Melville, New York 11747, no later than January 20, 2015.

PLEASE TAKE FURTHER NOTICE, that answering papers if any, shall be filed with this Court, and served upon the undersigned within three (3) days of the return date of this motion.

Dated: Melville, New York November 24, 2014

Attorneys for Debtors

BY:

Michael J. Macco

135 Pinelawh Road, Suite 120 South

Melville, New York 11747

(631)549-7900

To: Office United States Trustee
Kenneth P. Silverman, Esq.
CACH, LLC
Daniels and Norellli, P.C.
R. Kenneth Barnard, Esq.
American Express Travel Related Services
Forster & Garbus, Esqs.
Arrow Financial Services LLC/
GE Money Bank

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK	
In re	
Walter D. Shannon Jacqueline C. Burns-Shannon	Chapter 7 Case No. 14-73949-las

Debtors. -----X

AFFIDAVIT IN SUPPORT OF AMENDED MOTION TO AVOID JUDICIAL LIENS

STATE OF NEW YORK) COUNTY OF SUFFOLK) ss:-

Michael J. Macco, being duly sworn, deposes and says:

- 1. That I am the attorney for Walter D. Shannon and Jacqueline C. Burns-Shannon, who filed a petition for relief under Chapter 7 of the Bankruptcy Code on August 25, 2014, and as such am completely familiar with the facts and circumstances involved herein.
- 2. The debtors own a residence, located at 22 Community Drive, Coram, New York 11727. This property has a fair market value as of the date of filing of \$340,322.00. Annexed hereto as Exhibit A is a copy of the Zillow Report.
- 3. This property is subject to a first mortgage with PNC Mortgage, in the amount of \$417,000.00 and a second mortgage with Green Tree Servicing LLC, in the amount of \$53,000. These liabilities are set forth in the debtors' Bankruptcy Petition in Schedule D. Annexed hereto as Exhibit B is the debtors' most recent mortgage statements.
- 4. Pursuant to 11 U.S.C. Section 522(d)(1), the debtors are entitled to a Homestead Exemption of \$22,950.00.

- 5. This property is subject to certain judicial liens as follows: CACH LLC, perfected March 30, 2011 in the sum of \$7,725.80; American Express Travel Related Services, perfected June 18, 2009 in the sum of \$11,198.79; and Arrow Financial Services LLC GE Money Bank, perfected December 2, 2010 in the sum of \$4,525.50. This judgment was listed in the debtor's Bankruptcy Petition Schedule F. Annexed hereto as Exhibit C is a copy of the Judgment.
- 6. 11 U.S.C. Section 522(f)1 states in pertinent part as follows: "...the debtor may avoid the fixing of a lien on an interest of the debtor in property to the extent that such lien impairs an exemption to which the debtor would have been entitled...if such lien is (a) a judicial lien..."
- 7. The aforementioned liens impair the debtor's exemption to which the debtor would be entitled under Section 522(d)1.
 - 8. The aforementioned judicial liens are not of a kind that is specified in Section 523(a)5.
 - 9. The math calculations as to the impairment of my client's exemption is as

follows:

Fair market value of residence	340,322.00
Less mortgage of PNC Mortgage	417,000.00
Less 2 nd mortgage of Green Tree	53,000.00
Less Homestead Exemption of debtors	22,950.00
Net Equity for Judgment Creditors	-0-

WHEREFORE, it is respectfully requested that the aforementioned judicial liens be avoided and that the Clerk of the Court remove said judgment as of record upon the filing of a certified copy of the Bankruptcy Court Order, together with such other and further relief as this Court deems just and proper.

Michael J. Macco

Sworn to before me this 24th day of November, 2014. /s/ Janine M. Zarrilli

Janine M. Zarrilli
Notary Public, State of New York
No. 01ZA5084708
Qualified in Nassau County
Commission Expires September 8, 2017

Chapter 7

AFFIDAVIT

Case No. 14-73949-las

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK	
In re	
Walter D. Shannon Jacqueline C. Burns-Shannon	

Debtors.

STATE OF NEW YORK) COUNTY OF SUFFOLK)

Walter D. Shannon, being duly sworn, deposes and says:

- 1. I am the Chapter 7 debtor.
- 2. I have reviewed all the information and representations made by my counsel on this Application to avoid the Judicial Liens of the judgment creditors because this judicial lien impairs my exemption.
- 3. The information contained in the Application of my counsel is true and accurate to the best of my knowledge, information and belief.

Walter D. Shannon

Sworn to before me this

/8 day of 10, 2014.

Notary Public

Jaime Tsoukaris
Notary Public The State of New York
No. 01TS6236327
Qualified in Suffolk County
My Commission Expires Fab. 28, 2015

UNITED STATES BANKRUPTCY COURT	
EASTERN DISTRICT OF NEW YORK	

In re

Walter D. Shannon Jacqueline C. Burns-Shannon Chapter 7 Case No. 14-73949-las

Debtors.

AFFIDAVIT

STATE OF NEW YORK) COUNTY OF SUFFOLK)

Jacqueline C. Burns-Shannon, being duly sworn, deposes and says:

- 2. I am the Chapter 7 debtor.
- 2. I have reviewed all the information and representations made by my counsel on this Application to avoid the Judicial Liens of the judgment creditors because this judicial lien impairs my exemption.
- 3. The information contained in the Application of my counsel is true and accurate to the best of my knowledge, information and belief.

Tacqueline C. Burns-Shannor

Sworn to before me this

17 day of November 2014.

Notary Dublic

Jaime Tsoukaris

Notary Public The State of New York

No. 01TS6236327

Qualified in Suffolk County

My Commission Expires Feb. 28, 2015

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

----X

In re:

Chapter 7

Walter D. Shannon Jacqueline C. Burns-Shannon Chapter 7 Case No. 14-73949-las

Debtors.

AFFIDAVIT OF SERVICE

STATE OF NEW YORK)
COUNTY OF SUFFOLK)ss:

Carol Smith, being duly sworn deposes that deponent is not a party to the above-captioned action, is over the age of 18 years and resides at West Islip, New York.

On December 1, 2014, deponent served the within NOTICE OF MOTION TO AVOID JUDICIAL LIENS, AFFIDAVITS, PROPOSED ORDER AVOIDING JUDICIAL LIENS AND EXHIBITS upon the following parties, at the addresses designated by said parties for that purpose, by depositing a true copy of the same, enclosed in a post-paid properly addressed wrapper in an official depository under the exclusive care and custody of the United States Postal Service within the State of New York:

Office of the U.S. Trustee Long Island Federal Courthouse 560 Federal Plaza Central Islip, NY 11722

Kenneth P. Silverman, Esq. Silverman Acampora LLP 100 Jericho Quadrangle, Suite 300 Jericho, New York 11753

CACH LLC 4340 S. Monaco, 2nd Floor Denver, CO 80237

Daniels and Norelli, P.C. 1 Old Country Road, Suite LL5 Carle Place, NY 11514

American Express Travel Related Services 200 Vesey Street, Floor 44 New York, NY 10285 Forster & Garbus, Esqs. 60 Motor Parkway Commack, NY 11725

Arrow Financial Services LLC GE Money Bank 5996 W. Touhy Avenue Niles, IL 60714

Carol Smith

Sworn to before me this 1st day of December, 2014.

/s/ Janine M. Zarrilli

Janine M. Zarrilli
Notary Public, State of New York
No. 01ZA5084708
Qualified in Nassau County
Commission Expires September 8, 2017

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK	v
In re:	`

Walter D. Shannon Jacqueline C. Burns-Shannon

deliberation, it is

Chapter 7 Case No. 14-73949-las

ORDER AVOIDING
JUDICIAL LIENS

Walter D. Shannon and Jacqueline C. Burns-Shannon, debtors herein, by their attorneys, Macco & Stern, LLP, having moved this Court pursuant to a Notice of Motion dated November 24, 2014, seeking an Order pursuant to 11 USC §522(f), avoiding the judicial lien filed against the debtors' real property located at 22 Community Drive, Coram, NY 11727 CACH LLC, American Express Travel Related Services and Arrow Financial Services LLC GE Money Bank and due notice having been given; and the motion having come on for a hearing before this Court

ORDERED, that the motion is granted, as provided herein; and it is further

on January 27, 2015, and no opposition having been filed with the Court; and after due

ORDERED, that the judicial lien of CACH LLC, perfected March 30, 2011, in the sum of \$7,725.80, is hereby vacated, expunged and avoided with respect to the debtors' interest in the aforementioned real property; and it is further

ORDERED, that the judicial lien of American Express Travel Related Services, perfected June 18, 2009, in the sum of \$11,198.79, is hereby vacated, expunged and avoided with respect to the debtors' interest in the aforementioned real property; and it is further

ORDERED, that the judicial lien of Arrow Financial Services LLC GE Money Bank, perfected December 2, 2010, in the sum of \$4,525.50, is hereby vacated, expunged and avoided with respect to the debtors' interest in the aforementioned real property; and it is further

ORDERED, that the County Clerk of the County in which the Debtors reside be, and is hereby directed, to index and record a certified copy of this Order as an instrument vacating, expunging, and avoiding the aforementioned judicial liens, conditioned upon the debtor ultimately obtaining a discharge in bankruptcy.

EXHIBIT A

€ € • 22 Community Dr



22 Community Dr, Coram, NY 11727

-- beds · -- baths · -- sqft

OFF MARKET

Zestimate®: \$340,322 Rent Zestimate®: \$2,259/mo

Est. Refi Payment

\$1,278/mo

This is a single family home. It is located at 22 Community Dr Coram, New York.

FACTS

Lot: 1.05 acres

Single Family

MAP



Zestimate Details

Zestimate

\$340,322

+\$4,568 Last 30 days

Zestimate range

Rent Zestimate

\$2,259/mo

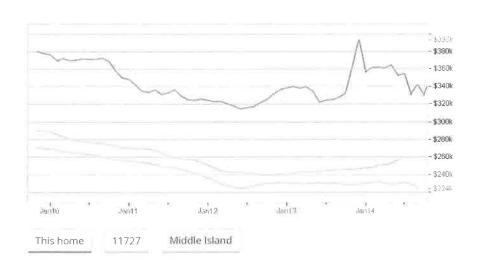
+\$0 Last 30 days

\$1.5K

Zestimate range

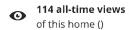
Zestimate forecast

One year



Popularity on Zillow

If this home is listed on Zillow, it will reach the largest real estate network on the web.*



67 forecasted views of this home in the first 7 days after listing for sale (204 views if listed for rent)

Interested in selling this home?

Post your home as , , , or .

Price History

DATE	EVENT	PRICE	SOURCE
Historical tr	ansaction data is not a	vailable for this home.	

Tax History

Find assessor information on the

YEAR	PROPERTY TAXES	CHANGE	TAX ASSESSMENT	CHANGE
2012	\$11,623 +13.1%	+13.1%	\$3,300	***

Home Expenses

Home Design

Thinking remodel? See home



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22 Community Dr, Coram, NY 11727 - Zillow Page 3 of 3

NEARBY CITIES

NEARBY ZIP CODES

OTHER CORAM TOPICS

is a single family home on a lot of 45,738 sqft (or 1.05 acres). Zillow's Zestimate® for 22 Community Dr is \$340,322 and the Rent Zestimate® is \$2,259/mo. The 4 bed single family home at in is comparable and for sale for \$344,999. This home is located in Coram in zip code 11727. The closest ZIP codes are and . , , and are the nearest cities.

Yahoo!-Zillow Real Estate Network

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Follow us

EXHIBIT B

Case 8-14-73949-las Filed 12/01/14 Entered 12/01/14 14:45:29 Doc 14

MAY-17-2014 08:43

From: relationships that work

green tree

PO Box 6172 Rapid City, SD 57709-6172

To:16315497845 Page: 2/7

MONIHER RILLING STATEMENT

Account Information

Account # Billing Date:

08/06/2009 1,009.82 Year To Date Interest Paid: Corporate Advance Balance*: 44.47 51.460.92

Principal Balance**: **NEXT PAYMENT DUE DATE: 09/01/2009**

Current Payment: 574.37 Past Due Payment: 3,446.22

Escrow Due: Insurance Due:

Additional Charges Due: Billed Late Charges:

Total Amount Due: 4,020.59

#BWNKDVR #INCGELHP2#

+ 0250006 000003489 09GT01-055880-P1P2P3P4P8 Walter Shannon 22 Community Dr Coram NY 11727-2701

landara Milada da landari Mandi kamadi a da kabila kili 🖦 🗀

Corporate Advances represents monies advances by servicer to bey taxes, insurance, and any other amount currently due that are not part of an escrow account. *This is not the amount required to pay your loan in full,

GENERAL INFORMATION

BILLING INQUIRIES

sens inquiries (not payment) with your account number to PO Box 6172 Rapid City, SD 57709-6172

CUSTOMER SERVICE

For account Information Phone # 1-800-643-0202 Mon - Fri 7AM - 8PM CST Saturday 7AM - 1PM CST

www.giservicing.com

Telephone calls may be monitored or recorded for quality assurance and training purposes.

REMITTANCE ADDRESS

Green Tree PO Box 94710 Palatine, IL 60094-4710

SEE REVERSE SIDE FOR ADDITIONAL CONTACT AND OTHER INFORMATION

IMPORTANT MESSAGES

This is an attempt to collect a debt and any information obtained will be used for that purpose.

YOUR ACCOUNT IS SERIOUSLY PAST DUE! CALL 800-643-0202 FOR PAYMENT ARRANGEMENTS

EFFECTIVE SEPTEMBER 1, 2009, THE FEE SPEEDPAY CHARGES FOR ONE TIME PAYMENTS WILL BE INCREASED FROM \$10.00 TO \$12.00. .

ACCOUNT INFORMATION SINCE LAST STATEMENT

Account reflects transactions posted as of 08/06/2009

Date Recv'd Principal **Amount** Interest Amount Additional Principal

A BPESEEPA

Unapplied Amount

FEPF2000

Physical Damage **INSURANCE** Life/

Disability

Other Insurance

Add'I/Late Escrow

Charges Amount

GU46G2

relationships that work

green tree

Detach and return this portion with remittance

-Please make checks payable to Green Tree-**ACCOUNT NUMBER:**

Receipt of a personal check is authorization to collect payment electronically. See back of statement for more information.

09/01/2009 **PAYMENT DUE DATE** 4,020.59 TOTAL PAYMENT DUE TOTAL ENCLOSEDS

Enter total amount of payment enclosed

GREEN TREE PO BOX 94710 PALATINE, IL 60094-4710

helloglandlog helmetrehelmdlog haarlillaares (lillaalade)

Walter Shannon 22 Community Dr Coram NY 11727-2701

0000402059



MAY-17-2014 08:43

From:

To:16315497845

Page:3/7

IRS text information will be mailed automatically next month.

WALTER SHANNON OR JACQUELINE BURNS SHANNON

WORTGAGE"

PO BOX 6534

CAROL STREAM, IL 60197-6534

INTOTAL

PAYMENT

TOTAL

PAYMENT

PAYMENT

TOTAL

PAYMENT

TOTAL

PAYMENT

000485377650000278539200002841107

#5000m0003# 0004853776m00%

To:16315497845

Page: 4/7



REPLY TO: 1400 Old Country Road, Suite C103 Westbury, NY 11590 516-394-6921

7 Century Drive, Suite 201 Parsippany, NJ 07054

28 East Main Street, Suite 1800 Rochester, NY 14614

August 20, 2014

VIA REGULAR MAIL JACQUELINE BURNS-SHANNON 22 COMMUNITY DRIVE CORAM NY 11727

RE: Borrower: WALTER SHANNON and JACQUELINE

BURNS-SHANNON

Creditor: DEUTSCHE BANK TRUST COMPANY AMERICAS AS

TRUSTEE

Mortgage Loan No.:*****3776

Our File No. 1

Dear WALTER SHANNON:

THIS FIRM IS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS NOTICE IS REQUIRED BY THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT AND DOES NOT IMPLY THAT THE MORTGAGEE IS ATTEMPTING TO COLLECT MONEY FROM ANYONE WHO IS NOT AN OBLIGOR ON THE LOAN OR WHOSE DEBT HAS BEEN DISCHARGED UNDER THE BANKRUPTCY OR ANY OTHER LAWS OF THE UNITED STATES.

Please be advised that this firm has been retained to represent the above named mortgage creditor. At this time, no attorney with this firm has personally reviewed the particular circumstances of your account. However, if you fail to contact this office, our client may consider additional remedies to recover the balance due.

If you have any questions regarding this matter, please contact FEIN, SUCH & CRANE LLP, at (516) 394-6921 between the hours of 9:00 a.m. and 5:00 p.m., Monday through Friday.

As of the date of this letter, you owe a balance of \$684,030.56. Because of interest, late

MAY-17-2014 08:44 From: To:16315497845

charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your payment, in which event we will inform you before processing your payment. For more detailed payoff information, please submit a written request via fax at 973-267-9998.

Unless, within thirty days after receipt of this notice, you dispute the validity of the debt or any portion thereof, we will assume the debt to be valid. If, within thirty days after your receipt of this notice, you notify us in writing that the debt or any portion thereof is disputed, we will obtain a verification of the debt or, if the debt is founded upon a judgment, a copy of any such judgment, and we will mail to you a copy of such verification or judgment. If the original creditor is different from the creditor named above, then upon your written request within thirty days after the receipt of this notice we will provide you with the name and address of the original creditor.

However, if you dispute the debt in writing or if you request proof of the debt or the name and address of the original creditor within the thirty day time period that begins upon receipt of this letter, the law requires that we stop our collection efforts (through litigation or otherwise) to collect the debt or until we mail the requested information to you.

This firm is hired to collect on this debt but will only file a foreclosure suit in New York and will not file suit anywhere outside of New York. The law does not require that we wait until the end of the thirty-day period before commencing suit against you in New York to collect this debt except that if, you request proof of the debt or the name and address of the original creditor within the thirty day time period that begins upon your receipt of this notice, the law requires that we stop our collection efforts (through foreclosure in New York) to collect the debt until we mail the requested information to you.

Very truly yours, FEIN, SUCH & CRANE, LLP

EXHIBIT C



JUDGMENT - RETRIEVAL REPORT

Suffolk County Clerk's Office

10/06/2014 12:44:00 pm

											-50
	G	General Info for Doc Date: 7/27/2011 Seq #:	for Do	c Date:	7/27/2011	Seq#:	357	Doc Type :	JU-TRANSCR-JGMT	 	**3*
INDEX #	DTPERFECTED	COURT	COUNTY	SHE	RIFF FEES	SHERIFF FEES AMOUNT (\$)	COST (\$)	TOTAL (\$)	REMARKS		
CEC 10 0014857	3/30/2011 3:45:00 PM 1ST	18T	SUFFOLK			7,460.42	265.38	7725.8			
Debtor Info											
Last Name SHANNON	<u>First Name</u> JACQUELINE	Туре	NIM	<u>Street #</u> 22	Street name COMMUNITY		Street Type Addr2 DR	Addr3	<u>City</u> CORAM	State NY	Zip 11727
Creditor Info	fo										
Last Name CACH LLC	First Name	100	Туре	Street # 4340	Street name S MONACO		Street Type Addr2 2ND FLOOR	OR Addr3	<u>City</u> DENVER	State CO	Zip 80237
Attorney Info	fo										
Name DANIELS AND	Name DANIELS AND NORELLI P 1 C		Street name OLD COUNTRY	Street type ROAD		Addr2 SUITE LL5	Addr3	l	CARLE PLACE	State	Zip 11514

Case 8-14-73949-las Doc 14 Filed 12/01/14



Suffolk County Clerk's Office JUDGMENT - RETRIEVAL REPORT

10/06/2014 12:44:49 pn

Name FORSTER & GARBUS ESQS	Attorney Info	Last Name AMERICAN EXPRESS TRAVEL RELATED SERVICES	Creditor Info	Last Name SHANNON	Debtor Info	BAC 09 6/ 0002066	INDEX # D	
		First Name PRESS		First Name WALTER		6/18/2009 11:29:00 AM 2ND	D T PERFECTED	ľ
Street # Street name 500 BI COUNTY		lame		Туре		DAM 2ND	COURT	General Int
<u>name</u> JNTY		<u>Type</u> <u>Stre</u> 200		Stre 22		SUFFOLK	COUNTY	General Info for Doc Date: 2/22/2010
Street type BLVD		Street # Street name 200 VESEY		Street # Street name COMMUNITY		_	SHERIFF FI	Date: 2/22/20
<u>Addr2</u> PO BOX 9030						11,026.89	SHERIFF FEES AMOUNT (\$)	10 Seq#:
Addr3		Street Type Addr2 ST FL 44		Street Type Addr2		171.90	S) COST (\$)	518
<u>l</u> i3		Addr3		Addr3		11198.79	TOTAL (S)	Doc Type :
<u>City</u> FARMINGDALE				CORAM			REMARKS	; JU-TRANSCR-JGMT
State NY		City NEW YORK NY						CR-JGMT
Zip 11735 9030		<u>ite</u> <u>Zip</u> 10285		State Zip NY 11727				



JUDGMENT - RETRIEVAL REPORT Suffolk County Clerk's Office

10/06/2014 12:45:06 p

	Name Street # Street name Street type Addr2 Addr3 City ESQS BI COUNTY BLVD PO BOX 9030 FARMINGDALE	Attorney Info	GE MONEY BANK 5996 W TOUHY AVE NILES	Last Name First Name Type Street # Street name Street Type Addr2 Addr3 City ARROW FINANCIAL APO 5996 W TOUHY AVE AVE Addr3 City	Creditor Info	Last Name First Name Type Street # Street name Street name Street Type Addr2 Addr3 City SHANNON WALTER 22 COMMUNITY DR Addr3 City	Debtor Info	BAC 10 12/2/2010 4:31:00 PM 2ND SUFFOLK 1 4,290.50 235.00 4525.5	INDEX# DIPERFECTED COURT COUNTY SHERIFF FEES AMOUNT (\$) COST (\$) TOTAL (\$) REMARKS	Doc Type : JU-TRANSCR-
			NILES	NILES NILES		<u>City</u> CORAM			REMARKS	JU-TRANSCR-JGMT
9000	<u>State</u> <u>Zip</u> NY 11735		IL 60714	<u>State</u> <u>Zip</u> IL 60714		<u>State</u> <u>Zip</u> NY 11727				